



STATE OF WISCONSIN
BOARD ON AGING AND LONG TERM CARE
1402 Pankratz Street, Suite 111
Madison, WI 53704-4001
(608) 246-7013
Ombudsman Program (800) 815-0015
Medigap Helpline (800) 242-1060
Fax (608) 246-7001
<http://longtermcare.state.wi.us>

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Rose Boron
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Contact: Medigap Helpline
1 800 242.1060

IMPORTANT MEDICARE AND PART D CHOICES ARE COMING IN OCTOBER

If you are a Medicare beneficiary, it is important that you know about the choices that you will face beginning in October. The choices you make in the fall of 2006 will, in many cases affect your medical and prescription drug coverage all the way through 2007. It is also important to consider your choices as soon as possible to make sure that the elections you choose this year will be in effect on January 1. The more quickly you are able to make your choices, the less likely you are to have problems when 2007 arrives.

Here are some questions that you will need to consider:

- ✓ Do I want to leave the original federal Medicare program and enter a Medicare Advantage plan that will replace my Medicare A and B coverage?
- ✓ Do I want to drop the coverage I currently have with my Medicare supplemental insurance plan?
- ✓ Do I want to change from the Medicare Advantage I am currently enrolled in and go into a different Medicare Advantage plan?
- ✓ Do I want to change the Medicare Part D prescription drug plan I am currently enrolled in and choose a new drug plan? (Have my medications changed? Has my drug plan formulary changed? Is there a more cost effective plan for me?)
- ✓ Is my Retiree or Employer Group insurance plan ending, or making changes that will affect my medical or prescription drug coverage?

IMPORTANT: Do not make these changes lightly or without first consulting someone who can give you all the information you need to make an informed choice. There will be new Medicare Advantage and Part D prescription drug plans available, and the myriad choices will be confusing. Do not sign up for a Medicare Advantage plan or Medicare Part D plan while attending a seminar, or if you have not had time to review the printed material, ask questions, and consider all the consequences of your choices. Do not be "talked into" making a change and forced into that decision while an agent is in front of you. If a good product is being sold and it is the right product for you, it will still be a good product and the right one for you after you have considered all of your options.

It is never too early to start looking at your options and consider your choices. Start as early as possible and avoid the rush and the stress of trying to implement changes at the last minute. Remember that "lock-in" started in the middle of this year, so for many people, the choices that you make now will be the choices you will live with for all of 2007. Give yourself plenty of time to gather all the information you need to make informed choices in a timeframe that you are comfortable with. Also remember the old adage, **if it sounds too good to be true, it probably is.** Follow your instincts, and if it doesn't seem right for you, do not be intimidated or rushed into a bad decision that you will have to live with for longer than you would like.